Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (currently amended) A method of creating financial advice applications, comprising:

receiving, from a plurality of disparate providers, a plurality of distinct financial advice services, wherein each of said a plurality of distinct financial advice services comprises executable code;

receiving a request including financial data at a financial advice application, wherein said financial advice application is configured to use said financial data to provide financial planning and advice, wherein said financial data is related to at least one of: financial need, preferred financial strategy and economic class of an entity;

evaluating said request to identify a subset of said plurality of distinct financial advice services based on said at least one of: financial need, preferred financial strategy and economic class;

identifying said subset plurality of distinct financial advice services based on said at least one of: financial need, preferred financial strategy and economic class;

compiling data requirements unique to said entity based on at least one of: said financial need, said preferred financial strategy and said economic class, wherein said data requirements include format and value properties in accordance with said subset plurality of distinct financial advice services;

compiling a data entry page having fields for collecting information relating to said at least one of: financial need, preferred financial strategy and economic class based on said data requirements, wherein said fields are populated by at least one of said client and a representative of said client, to create fields populated with said information relating to said at least one of: financial need, preferred financial strategy and economic class;

applying to said fields said format and said value properties as metadata to enforce data entry rules;

transmitting said financial data to said client computer in the form of a financial advice application, wherein said financial advice application is fully executable at said client computer;

scripting requests from said client computer such that a single request creates said

financial advice application;

receiving a completed data entry page including field data based on said data requirements and said <u>subset</u> ~~plurality of financial advice services~~, wherein said field data is entered by said at least one of said client and said representative;

determining when said field data complies with said data entry rules; ~~and,~~

<u>formatting said field data into a format that is usable by each of said subset;</u>

transmitting said field data to said <u>subset</u> ~~plurality of distinct financial advice services,~~ wherein said <u>subset</u> ~~plurality of distinct financial advice services process~~ <u>processes</u> said field data to provide said financial planning and advice<u>;</u>

<u>receiving said financial planning and advice from each of said subset;</u>

<u>formatting said financial planning and advice received from each of said subset to a standardized data format;</u>

<u>comparing said financial planning and advice to stored economic group data, and,</u>

<u>determining specific strategies for said financial planning and advice based upon said comparison of said stored economic group data.</u>

Claims 2 and 3 (canceled)

4.   (currently amended) The method of claim 1, wherein said financial advice application further includes ~~at least one of~~ a headless utility, a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, and an equity evaluation service.

Claim 5 (canceled)

6.   (original) The method of claim 5, wherein said standardized data format is XML.

7.   (previously presented) The method of claim 1, further comprising formatting data transmitted between said plurality of distinct financial advice services in a standardized data format.

8.   (original) The method of claim 7, wherein said standardized data format is XML.

Claim 9 (canceled)

10. (previously presented) The method of claim 1, further comprising communicating with a registration application configured to allocate a TCP/IP port for use by said financial advice application during a client session.

11. (currently amended) A system for creating financial advice applications, comprising:

a client computer having an application program implemented thereon, wherein said application program comprises a module and said module corresponds to a financial advice service; and,

wherein said financial advice application is configured to:

receive, from a plurality of disparate providers, a plurality of distinct financial advice services, wherein each of said a plurality of distinct financial advice services comprises executable code;

evaluate a request to identify a subset of said plurality of distinct financial advice services based on ~~at least one of:~~ financial need, preferred financial strategy and economic class of an entity;

identify said subset ~~plurality of distinct financial advice services~~ based on said ~~at least one of:~~ financial need, preferred financial strategy and economic class;

compile data requirements unique to said entity including format and value properties based on a financial position and a lifetime goal, wherein said lifetime goal is related to at least one of: education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term;

compile a data entry page having fields for collecting information relating to said ~~at least one of:~~ financial need, preferred financial strategy and economic class based on said data requirements, wherein said fields are populated by at least one of said client and a representative of said client, to create fields populated with said information relating to said ~~at least one of:~~ financial need, preferred financial strategy and economic class;

applying to said fields said format and said value properties as metadata to enforce data entry rules;

use data defined by said current financial position and said lifetime goal to

provide financial planning and advice;

convert data transmissions between at least one of said client computer, said subset ~~identified plurality of distinct financial advice services~~, and said financial advice application into a standardized data format;

receive data from said ~~identified plurality of distinct financial advice services~~ subset in order to create a financial advice application, wherein said financial advice application is configured to script requests from said client computer such that a single request creates said financial advice application; ~~and,~~

transmit said financial advice application to said client computer, wherein said financial advice application is fully executable at said client computer;

receive a completed data entry page including field data based on said data requirements and said plurality of financial advice services, wherein said field data is entered by said at least one of said client and said representative;

determine when said field data complies with said data entry rules; and,

transmit said field data to said subset ~~plurality of distinct financial advice services~~, wherein said ~~plurality of distinct financial advice services process~~ subset processes said field data to provide said financial planning and advice;

receive said financial planning and advice from each of said subset;

format said financial planning and advice received from each of said subset to a standardized data format;

compare said financial planning and advice to stored economic group data, and,

determine specific strategies for said financial planning and advice based upon said comparison of said stored economic group data.

Claims 12 and 13 (canceled)

14.   (previously presented) The system of claim 11, wherein said standardized data format is XML.

15.   (previously presented) The system of claim 11, further comprising a translator in communication with said financial advice application, wherein said translator is configured to

translate data transmissions between said plurality of distinct financial advice services into a standardized data format.

16.   (original) The system of claim 15, wherein said standardized data format is XML.

Claim 17 (canceled)

18.   (previously presented) The system of claim 11, further comprising a registration application in communication with said financial advice service, wherein said registration application is configured to allocate a TCP/IP port for use by said financial advice application during a client session.

19.   (previously presented) The system of claim 11, wherein said financial advice application further includes at least one of a headless utility, a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, and an equity evaluation service.

20.   (previously presented) The system of claim 11, wherein said financial advice application comprises an application services manager configured to communicate with said client computer and said financial advice service.

21.   (currently amended) A computer-readable storage medium encoded with processing instructions stored thereon, wherein said processing instructions are configured to direct a computer to perform the steps of:

receiving, from a plurality of disparate providers, a plurality of distinct financial advice services, wherein each of said a plurality of distinct financial advice services comprises executable code;

receiving a request including financial data at a financial advice application, wherein said financial advice application is configured to use said financial data to provide financial planning and advice, wherein said financial data is related to at least one of: financial need, preferred financial strategy and economic class of an entity;

evaluating said request to identify a subset of said plurality of distinct financial advice

services based on said ~~at least one of:~~ financial need, preferred financial strategy and economic class;

identifying said <u>subset</u> ~~plurality of distinct financial advice services~~ based on said at least one of: financial need, preferred financial strategy and economic class;

compiling data requirements unique to said entity based on ~~at least one of:~~ said financial need, said preferred financial strategy and said economic class, wherein said data requirements include format and value properties in accordance with said <u>subset</u> ~~plurality of distinct financial advice services~~;

compiling a data entry page having fields for collecting information relating to said ~~at least one of:~~ financial need, preferred financial strategy and economic class based on said data requirements, wherein said fields are populated by at least one of said client and a representative of said client, to create fields populated with said information relating to said ~~at least one of:~~ financial need, preferred financial strategy and economic class;

applying to said fields said format and said value properties as metadata to enforce data entry rules;

transmitting said financial data to said client computer in the form of a financial advice application, wherein said financial advice application is fully executable at said client computer;

scripting requests from said client computer such that a single request creates said financial advice application;

receiving a completed data entry page including field data based on said data requirements and said <u>subset</u> ~~plurality of financial advice services~~, wherein said field data is entered by said at least one of said client and said representative;

determining when said field data complies with said data entry rules; ~~and,~~

<u>formatting said field data into a format that is usable by each of said subset;</u>

transmitting said field data to said <u>subset</u> ~~plurality of distinct financial advice services~~, wherein said <u>subset</u> ~~plurality of distinct financial advice services process~~ <u>processes</u> said field data to provide said financial planning and advice<u>;</u>

<u>receiving said financial planning and advice from each of said subset;</u>

<u>formatting said financial planning and advice received from each of said subset to a standardized data format;</u>

<u>comparing said financial planning and advice to stored economic group data, and,</u>

<u>determining specific strategies for said financial planning and advice based upon said</u>
<u>comparison of said stored economic group data.</u>

Claim 22 and 23 (canceled)

24.   (previously presented) The computer-readable storage medium of claim 21, wherein said financial advice application further includes at least one of a headless utility, a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, and an equity evaluation service.

25.   (previously presented) The computer-readable storage medium of claim 21, further comprising processing instructions configured to direct a computer to perform the step of formatting data transmitted between said client computer and said financial advice application in a standardized data format.

26.   (original) The computer-readable storage medium of claim 25, wherein said standardized data format is XML.

27.   (previously presented) The computer-readable storage medium of claim 21, further comprising processing instructions configured to direct a computer to perform the step of formatting data transmitted between said plurality of distinct financial advice services in a standardized data format.

28.   (original) The computer-readable storage medium of claim 27, wherein said standardized data format is XML.

29.   (previously presented) The computer-readable storage medium of claim 21, further comprising processing instructions configured to direct a computer to perform the step of allocating a TCP/IP port for use by said financial advice application during a client session.

Claim 30 (canceled)

31.   (currently amended) A device for creating financial advice applications, which device comprises:

a central processor;

a storage device in communication with said central processor; and

a memory connected to said central processor, wherein said memory includes an operating system for storing and executing a program which controls operation of said central processor;

wherein said central processor is operative with an advice utility server to:

receive, from a plurality of disparate providers, a plurality of distinct financial advice services, wherein each of said a plurality of distinct financial advice services comprises executable code;

evaluate a request to identify a subset of said plurality of distinct financial advice services based on ~~at least one of:~~ financial need, preferred financial strategy and economic class of an entity;

identify said subset ~~plurality of distinct financial advice services~~ based on said ~~at least one of:~~ financial need, preferred financial strategy and economic class;

compile data requirements unique to said entity including format and value properties based on a financial position and a lifetime goal, wherein said lifetime goal is related to at least one of: education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term;

compile a data entry page having fields for collecting information relating to said ~~at least one of:~~ financial need, preferred financial strategy and economic class based on said data requirements, wherein said fields are populated by at least one of said client and a representative of said client, to create fields populated with said information relating to said ~~at least one of:~~ financial need, preferred financial strategy and economic class;

applying to said fields said format and said value properties as metadata to enforce data entry rules;

use data defined by said current financial position and said lifetime goal to provide financial planning and advice;

convert data transmissions between at least one of said client computer, said subset ~~identified plurality of distinct financial advice service~~s, and said financial advice application into a standardized data format;

receive data from said ~~identified plurality of distinct financial advice services~~ subset in order to create a financial advice application, wherein said financial advice application is configured to script requests from said client computer such that a single request creates said financial advice application; ~~and,~~

transmit said financial advice application to said client computer, wherein said financial advice application is fully executable at said client computer;

receive a completed data entry page including field data based on said data requirements and said plurality of financial advice services, wherein said field data is entered by said at least one of said client and said representative;

determine when said field data complies with said data entry rules; and,

transmit said field data to said subset ~~plurality of distinct financial advice services~~, wherein said ~~plurality of distinct financial advice services process~~ subset processes said field data to provide said financial planning and advice;

receive said financial planning and advice from each of said subset;

format said financial planning and advice received from each of said subset to a standardized data format;

compare said financial planning and advice to stored economic group data, and,

determine specific strategies for said financial planning and advice based upon said comparison of said stored economic group data.

Claims 32 and 33 (canceled)

34.   (previously presented) The device of claim 31, wherein said financial advice application further includes at least one of a headless utility, a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, and an equity evaluation service.

35.   (previously presented) The device of claim 31, wherein said central processor is further operative with a data migration mechanism configured to convert data transmissions between said client computer and said financial advice application into a standardized data format.

36.   (original) The device of claim 35, wherein said standardized data format is XML.

37.   (previously presented) The device of claim 31, wherein said central processor is further operative with a translator configured to translate data transmissions between said plurality of distinct financial advice services into a standardized data format.

38.   (original) The device of claim 37, wherein said standardized data format is XML.

39.   (previously presented) The device of claim 31, wherein said central processor is further operative with a registration application configured to allocate a TCP/IP port for use by said financial advice application during a client session.

40.   (currently amended) A method of using a financial advice application, comprising:

implementing a financial advice application comprising at least one of establishing a connection to a Web server and accessing said financial advice application on a desktop wherein data transmitted between a financial advice application and at least one of a Web server and a desktop is in a standardized data format;

receiving, from a plurality of disparate providers, a plurality of distinct financial advice services, wherein each of said a plurality of distinct financial advice services comprises executable code;

receiving a request including financial data at said financial advice service, wherein said financial data is related to at least one of: current financial position and a lifetime goal of an entity;

evaluating said request to identify a subset of said plurality of distinct financial advice services based on said at least one of current financial position and a lifetime goal of an entity, wherein said lifetime goal is related to at least one of education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term care from said advice utility server;

compiling data requirements unique to said entity based on at least one of: said current financial position and said lifetime goal, wherein said data requirements include format and value properties in accordance with said subset plurality of distinct financial advice services;

compiling a data entry page having fields for collecting information relating to said at least one of: financial need, preferred financial strategy and economic class based on said data

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requirements, wherein said fields are populated by at least one of said client and a representative of said client, to create fields populated with said information relating to said ~~at least one of:~~ financial need, preferred financial strategy and economic class;

applying to said fields said format and said value properties as metadata to enforce data entry rules;

transmitting said financial data to said client computer in the form of a financial advice application, wherein said financial advice application is fully executable at said client computer;

processing instructions configured to direct a computer to perform the step of scripting requests from said application program such that a single request creates said financial advice application;

receiving a completed data entry page including field data based on said data requirements and said <u>subset</u> ~~plurality of financial advice services~~, wherein said field data is entered by said at least one of said client and said representative;

determining when said field data complies with said data entry rules; ~~and,~~

<u>formatting said field data into a format that is usable by each of said subset;</u>

transmitting said field data to said <u>subset</u> ~~plurality of distinct financial advice services~~, wherein said <u>subset</u> ~~plurality of distinct financial advice services~~ process said field data to provide said financial planning and advice<u>;</u>

<u>receiving said financial planning and advice from each of said subset;</u>

<u>formatting said financial planning and advice received from each of said subset to a standardized data format;</u>

<u>comparing said financial planning and advice to stored economic group data, and,</u>

<u>determining specific strategies for said financial planning and advice based upon said comparison of said stored economic group data.</u>

Claims 41 and 42 (canceled)

43.   (previously presented) The method of claim 40, wherein said standardized data format is XML.

44.   (previously presented) The method of claim 40, wherein said financial advice application further comprises at least one of a headless utility, a leased storage service, a

formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, and an equity evaluation service.

45.   (previously presented) The method of claim 40, wherein said financial advice application comprises an application services manager.

46.   (currently amended) A method for providing comprehensive online financial planning advice, the method comprising:

receiving, from a plurality of disparate providers, a plurality of distinct financial advice services, wherein each of said a plurality of distinct financial advice services comprises executable code;

establishing a connection to a client computer having an application program comprising a module, wherein said module corresponds to a financial advice service;

receiving user-supplied data and a request for a financial advice service, wherein said user-supplied data comprises at least one of economic group data and goals and wherein said economic group data comprises at least one of membership data, demographics data, and financial data and wherein said financial advice application includes a roadmap service configured to use financial data to provide financial planning and advice;

evaluating economic group data to identify said plurality of distinct financial advice services, wherein said economic group data is defined by a current financial position and a lifetime goal of an entity, wherein the lifetime goal is related to at least one of education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term care;

identifying a subset of said plurality of distinct financial advice services based on said at least one of: financial need, preferred financial strategy and economic class;

compiling data requirements unique to said entity based on at least one of: said current financial position and said lifetime goal, wherein said data requirements include format and value properties in accordance with said subset plurality of distinct financial advice applications;

compiling a data entry page having fields for collecting information relating to said at least one of: financial need, preferred financial strategy and economic class based on said data requirements, wherein said fields are populated by at least one of said client and a representative of said client, to create fields populated with said information relating to said at least one of:

financial need, preferred financial strategy and economic class;

applying to said fields said format and said value properties as metadata to enforce data entry rules;

transmitting said financial data to said client computer in the form of a financial advice application, wherein said financial advice application is fully executable at said client computer;

transmitting and displaying said financial planning and advice results to said user;

processing instructions configured to direct a computer to perform the step of scripting requests such that a single request creates said financial advice application;

receiving a completed data entry page including field data based on said data requirements and said subset ~~plurality of financial advice services~~, wherein said field data is entered by said at least one of said client and said representative;

determining when said field data complies with said data entry rules; ~~and,~~

formatting said field data into a format that is usable by each of said subset;

transmitting said field data to said subset ~~plurality of distinct financial advice services~~, wherein said ~~plurality of distinct financial advice services process~~ subset processes said field data to provide said financial planning and advice;

receiving said financial planning and advice from each of said subset;

formatting said financial planning and advice received from each of said subset to a standardized data format;

comparing said financial planning and advice to stored economic group data, and,

determining specific strategies for said financial planning and advice based upon said comparison of said stored economic group data.

Claims 47 and 48 (canceled)